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DURABLE POWER OF ATTORNEY

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STATE MS.-DE SOTO CO.
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W.E. DAVIS CH. CLK.

STATE OF MISSISSIPPI
COUNTY OF DESOTO

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable Power of Attorney, that I, BENJAMIN ODIS OLIVER, the undersigned, currently residing at Southaven, DeSoto County, Mississippi, but domicile at West Point, Clay County, Mississippi, do hereby make, constitute and appoint my daughter, PHYLLIS JOAN HANKINS, currently residing at Southaven, DeSoto County, Mississippi, my true and lawful Attorney in Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit:

To exercise or perform any act, power, duty, right, or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business property, real or personal, tangible or intangible, or whatsoever;

To request, ask, demand, sue for, recover, collect, receive, and hold and possess all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, legacies, bequests, devises, notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, pension and retirement benefits, insurance benefits and proceeds, any and all documents of title, choses in action, personal and real property, tangible and intangible property and property rights, and demands whatsoever, liquidated or unliquidated, as now are, or shall

B. O. Oliver

hereafter become, owned by me, or due, owing, payable, or belonging to, me or in which I have or may hereafter acquire interest, to have, use, and take all lawful means and equitable and legal remedies, procedures, and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute, and deliver for me, on my behalf, and in my name, all endorsements, acquittances, releases, receipts, or other sufficient discharges for the same;

To lease, purchase, exchange, and acquire, and to agree, bargain, and contract for the lease, purchase, exchange, and acquisition of, and to accept, take, receive and possess any real or personal property whatsoever, tangible or intangible, or interest thereon, on such terms and conditions, and under such covenants, as my said Attorney in Fact shall deem proper;

To maintain, repair, improve, manage, insure, rent, lease, sell, convey, subject to liens, mortgage, subject to deeds of trust, and hypothecate, and in any way or manner deal with all or any part of any real or personal property whatsoever, tangible or intangible, or any interest therein, that I now own or may hereafter acquire, for me, in my behalf, and in my name and under such terms and conditions, and under such covenants, as my said Attorney in Fact shall deem proper;

To conduct, engage in, and transact any and all lawful business of whatsoever nature or kind for me, on my behalf, and in my name;

To make, receive, sign, endorse, execute, acknowledge,

deliver, and possess such applications, contracts, agreements, options, covenants, conveyance, deeds, trust deeds, security agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, letters of credit, notes stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of, banks, savings and loan associations, credit unions, or other financial institutions or associations, proofs of loss, evidence of debts, releases, and satisfaction of mortgages, liens, judgments, security agreements and other debts and obligations and such other instruments in writing or whatsoever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted;

And if the estate is ample to provide for the purposes implicit herein, to make gifts to my family, to charity and other objects as I might have been expected to make, in amounts which do not exceed in total for any year twenty (20%) percent of the income to my estate for that year.

I grant to my said Attorney in Fact full power and authority to do, take, and perform all and every act and thing whatsoever requisite, proper, and necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and

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confirming all that my said Attorney in Fact, or his substitute, shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers herein granted.

This instrument is to be construed and interpreted as a durable and general Power of Attorney. This Power of Attorney shall not be affected by disability, incompetency, or incapacity of the principal. The enumeration of specific items, rights, acts, or powers herein is not intended to, nor does it, limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to my said Attorney in Fact.

IN WITNESS WHEREOF, as Principal, I have signed this Durable Power of Attorney at DeSoto County, Mississippi, this 31st day of ~~November~~ DECEMBER, 1996, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.



(L.S.)

BENJAMIN ODIS OLIVER

STATE OF MISSISSIPPI

COUNTY OF DESOTO

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that BENJAMIN ODIS OLIVER, whose name is signed to the foregoing Durable Power of Attorney and who is unknown to me, acknowledged before me on this day that, being informed of the contents of the Durable Power of Attorney, he

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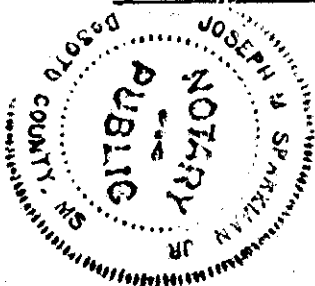
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executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 31st of

DECEMBER, 1996.



[Signature]

NOTARY PUBLIC

Prepared by/Return to:
Phyllis Joan Hankins
1124 Town and Country
Southaven, MS 38671
(601) 342-1978

THE STATE OF MISSISSIPPI
County of Clay

I, Harmon A. Robinson, Clerk of the Chancery Court to and for said County and State, do hereby certify that the within Instrument was filed in this office for the record on the 31st day of December, 19 96, at 11:25 o'clock A. M. and the same was duly recorded in POA 1 Record 3 Page 542, on this 5th day of December, 19 96.
Given under my hand and seal of office at West Point, Mississippi.

By

[Signature] D. C.

HARMON A. ROBINSON, Chancery Clerk